

THE AFFORDABLE CARE ACT IS WORKING FOR YOU



NEED HEALTH INSURANCE?

Covered California is the marketplace through which you can find a health insurance plan that fits your budget and meets your health needs. Many Californians are eligible for financial help to reduce the cost of their premiums. If you are on Medicare there is no need to make any change.

Visit Covered California to find affordable insurance plans:

Online:

- Visit www.CoveredCA.com.
- Click “Apply”
- Enter basic income and demographic information and review available plans.
- Open enrollment is available through February 15, 2015.

Telephone: For help with the application process or to speak with an enrollment counselor, call **800-300-1506**.

In-person: County social services offices offer in-person assistance. Trained enrollment counselors and certified insurance agents are available throughout the state. Visit www.CoveredCA.com and click on “Find Local Help” to find assistance in your area.

Benefits of the *Affordable Care Act*

- Assistance to help pay for health insurance premiums may be available to individuals who make up to \$45,960—or \$94,200 for families of four.
- Insurance companies are no longer able to deny coverage to individuals for pre-existing conditions.
- Young adults under 26 can join their parents’ plans.
- The Medicare prescription drug coverage gap is closing, reducing out-of-pocket costs for seniors.
- Lifetime limits on coverage are no longer allowed.
- Insurance companies cannot arbitrarily cancel your policy if you get sick.
- Essential preventive services, including cancer screenings, annual physicals, vaccines and blood pressure and cholesterol tests are covered with no cost-sharing
- Small business may be eligible for tax credits if they provide insurance to their employees.
- The law strengthens Medicare and extends its solvency by 10 years.

How the new health reform law is already working for Californians

- 16 million Californians with pre-existing conditions are no longer denied coverage.
- More than 1.4 million Californians were enrolled in Marketplace plans in 2014.
- Californians on Medicare have saved \$950 million on prescription drugs.
- 435,000 more young adults in California now have coverage through their parents’ plans.
- Californians received more than \$151 million in rebates from insurers.

U.S. Senator Dianne Feinstein

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